

VIA CERTIFIED FIRST-CLASS MAIL

October 2, 2023

Dovenmuehle Mortgage, Inc.
ATTN: Mail Stop NOE 1290
1 Corporate Drive, Suite 360
Lake Zurich, IL 60047-8945

Dovenmuehle Mortgage, Inc.
160 Mine Lake Ct. Suite 200
Raleigh, NC 27615

Dovenmuehle Mortgage, Inc.
1 Corporate Drive, Suite 360
Lake Zurich, IL 60047-8945

**RE: Qualified Written Request for George Custer and Linda Pleasants
2965 Tate City Road, Hayesville, North Carolina 28904
Loan ID Number: 0020035663**

To Whom It May Concern:

On behalf on my clients, George Custer and Linda Pleasants, I am contacting you regarding their mortgage. Mr. Custer and Mrs. Pleasants dispute that the mortgage balance has been calculated correctly. Mr Custer and Mrs. Pleasants believe that the total amount of the mortgage balance, as stated on their mortgage statement, is incorrect.

After failing to reasonably process the loan modification request, Dovenmuehle failed to timely board the accepted modification. Following this, instead of charging the proper amount due under the modified loan contract, Dovenmuehle excessively charged the loan.

Furthermore, it is apparent that unlawful fees, such as convenience fees for telephone payments, are being added to the account.

Under North Carolina law and pursuant to the requirements of RESPA, we ask for a copy of the complete loan servicing file. At a minimum, please provide me with copies of the following:

1. the Note;
2. the operative Security Agreement;
3. Truth in Lending disclosure (including any itemization of the amount financed),
4. copies of checks made to payoff creditors during the loan closing;
5. all checks;
6. all (if any) broker disclosures;
7. any settlement statement;
8. any loan disclosures from the time the loan was made;
9. a complete account history for the entire life of the loan, including but not limited to all payments received, how they were applied, and any charges assessed to the account at any time;
10. any assignments of the deed of trust or note that would give you or the holder authority to collect or foreclose;
11. all appraisals and valuations, including the originating appraisal for this loan and all BPOs;
12. all escrow disclosures and documentation of escrow related payments or debits;
13. internal checklists regarding the origination of this loan, including but not limited to whether any inspections were performed, waived, or otherwise required;
14. records about any calls to or conversations with my clients or to people who know my clients;
15. any documents relating to loss mitigation; and
16. the name, address and contact information of the holder of this loan.

Thank you for taking the time to acknowledge and answer this notice of error and qualified written request as required by the Real Estate Settlement and Procedures Act. If you have any questions concerning this request, please feel free to contact me using the information above or via ben@kleinsheridan.com.

I look forward to your response.

Please send the information to me at this address:

Benjamin M. Sheridan
Klein & Sheridan, LC PC
964 High House Rd. PMB 2039
Cary, NC 27513

Sincerely,



Benjamin M. Sheridan
Attorney at Law
Klein & Sheridan, LC